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U.S. BANKRUPTCY
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WWR# 040654521


UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA

IN RE:)	
)	
BRIAN A LAURITSEN,)	BANKRUPTCY NO. 20-70314-JAD
BOBBIE M LAURITSEN,)	
Debtors,)	CHAPTER NO. 13
)	
CITIZENS BANK, N.A.,)	RELATED TO DOC. NO. 80
Creditor,)	
)	
BRIAN A LAURITSEN, Debtor,)	
BOBBIE M LAURITSEN, Debtor,)	
RONDA J WINNECOUR, Trustee,)	
Respondents.)	

**STIPULATION AS TO THE TREATMENT OF
CITIZENS BANK, N.A.'S SECURED CLAIM (CLAIM NO. 4)**

AND NOW this 5th day of January, 2021, upon agreement of the parties, it is hereby ORDERED,
ADJUDGED AND DECREED:

1. That with regard to the Debtors' 2018 Cadillac Escalade, VIN: 1GYS4BKJ9R339331, Citizens Bank, N.A. is deemed to have a fully secured claim in the amount of \$59,506.85 and will not be subject to any attempt by the Debtors to cram down the claim.
2. That the secured claim of Citizens Bank, N.A. shall be paid with interest at 4.00%.


mas
Honorable Jeffery A. Deller
United States Bankruptcy Judge

/s/ Garry Masterson
Attorney for Movant
Garry Masterson
965 Keynote Circle
Brooklyn Heights, OH 44131

/s/ Lawrence W Willis
Attorney For Debtor Lawrence
W Willis
201 Penn Center Blvd.
Suite 310
Pittsburgh, PA 15235

/s/ Jim Warmbrodt
For Trustee Ronda J Winnecour
600 Grant Street
Suite 3250
Pittsburgh, PA 15219

In re:
Brian A Lauritsen
Bobbie M Lauritsen
Debtor(s)

Case No. 20-70314-JAD
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-7
Date Rcvd: Jan 05, 2021

User: culy
Form ID: pdf900

Page 1 of 2
Total Noticed: 2

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 07, 2021:

Recip ID	Recipient Name and Address
db/jdb	+ Brian A Lauritsen, Bobbie M Lauritsen, 130 E 21st Ave, Altoona, PA 16601-4468
	+ Office of the Chapter 13 Trustee, Attn: James Warmbrodt, Esq., Suite 3250 U.S. Steel Tower, 600 Grant Street, Pittsburgh, PA 15219-2702

TOTAL: 2

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 07, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 5, 2021 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor Lakeview Loan Servicing LLC bnicholas@kmlawgroup.com
Garry Alan Masterson	on behalf of Creditor Citizens Bank N.A. pitecf@weltman.com
Garry Alan Masterson	on behalf of Creditor Ford Motor Credit Company LLC pitecf@weltman.com
Gary W. Darr	on behalf of Creditor First Commonwealth Bank gdarr@lenderlaw.com
Lawrence W. Willis	on behalf of Joint Debtor Bobbie M Lauritsen ecf@westernpabankruptcy.com

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Total Noticed: 2

urfreshstrt@gmail.com;willislr88866@notify.bestcase.com

Lawrence W. Willis

on behalf of Debtor Brian A Lauritsen ecf@westernpabankruptcy.com
urfreshstrt@gmail.com;willislr88866@notify.bestcase.com

Mario J. Hanyon

on behalf of Creditor JPMORGAN CHASE BANK NATIONAL ASSOCIATION mario.hanyon@brockandscott.com,
wbef@brockandscott.com

Martin A. Mooney

on behalf of Creditor McKenzie Banking Co. kcollins@schillerknapp.com lgadomski@schillerknapp.com

Office of the United States Trustee

ustpregion03.pi.ecf@usdoj.gov

Preston D. Jaquish

on behalf of Creditor Northwest Bank pjaquish@lenderlaw.com

Ronda J. Winnecour

cmecf@chapter13trusteedpa.com

S. James Wallace

on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com PNGbankruptcy@peoples-gas.com

Thomas E. Reilly

on behalf of Creditor Swift Financial LLC, as servicing agent for WebBank ecf@tomreillylaw.com

TOTAL: 13